



The Commission on
Women, Children, Seniors, Equity & Opportunity

CWCSEO

Connecticut General Assembly

**Testimony in Support of Senate Bill 197
AN ACT CONCERNING TEMPORARY FAMILY ASSISTANCE**

By Sarah Megiel

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To Senator Moore, Representative Abercrombie, Senator Berthel, Representative Case, and other distinguished members of the Human Services Committee:

I respectfully submit the following testimony in support of S.B. 197, *An Act Concerning Temporary Family Assistance*. I am a sessional policy fellow with the Yale School of Public Health and the Commission on Women, Children, Seniors, Equity & Opportunity (CWCSEO).

S.B. 197 Background

Temporary Assistance to Needy Families (TANF) is an important part of the social safety net that has been worn away by the passage of time and the continued need of policy makers to reaffirm its place in society. When TANF replaced its predecessor, Aid to Families with Dependent Children, in 1996, nearly 70 of every 100 families living in poverty received cash assistance.¹ Today in Connecticut, TANF benefits only reach 31-40 families for every 100 families with children in poverty.²

TANF benefits have lost substantial purchasing power due to inflation and do far less to help families meet their basic needs and escape poverty. TANF benefits in Connecticut have lost nearly 40% of their real value since 1996.³ Connecticut is also behind *most* states in the length of benefits it offers. Second only to Arizona, Connecticut caps lifetime benefits at 21 months, far below the federal, and widely utilized, limit of 60 months.

Research has shown time and again that cash assistance to families in poverty has profound and long-lasting benefits. Not only does it equip families with the financial resources to cover their most basic needs, but it can also improve children's health and academic achievement, leading to better health and higher earnings in adulthood. Research out of Columbia University has found evidence that providing low-income families an extra \$1,000 per year could yield over \$11,000 societal benefits annually.⁴

¹ [TANF Is a Key Part of the Mix of Aid Programs Supporting Families during COVID-19 Crisis | Center for American Progress](#)

² [TANF Cash Assistance Should Reach Millions More Families to Lessen Hardship | Center on Budget and Policy Priorities](#)

³ [States Must Continue Recent Momentum to Further Improve TANF Benefit Levels | Center on Budget and Policy Priorities](#)

⁴ [States Must Continue Recent Momentum to Further Improve TANF Benefit Levels | Center on Budget and Policy Priorities](#)



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The substantial benefit that direct cash transfers to families can bring to society through more productive citizens and an increased tax base should be motivation for policy makers to prioritize financial support to needy families. Unfortunately, that has not been the case. Connecticut, as a percentage of funds, underspends on basic assistance (7%) and overspends on administration (22%), compared to the national average (22%, 10%, respectively).⁵ The program's priorities have been distorted and eroded over time, and families in desperate need are suffering as a result.

Reasons to Support S.B 197

One of the main goals of TANF is to enable families to become self-sufficient. Longer access to benefits is needed to put this achievement within reach for most families. Achieving true self-sufficiency requires that individuals have the time, financial, and logistical support to find employment that pays them enough to live, is sustainable for themselves and their family, and adds value to the family unit. Stipulations in TANF put limits on how long individuals can engage in work-search, training, and education efforts before needing to return to other activities that contribute to the state-wide "work participation rate."⁶ States are financially penalized if they don't keep their TANF caseload's WPR above 90% for two-parent families, and above 50% overall. This incentivizes states to assist the most employable people— they are rewarded for offloading current recipients, regardless of their job status or economic condition upon leaving the program.⁷

The Center on Budget and Policy Priorities has pointed out that "TANF is likely the only employment program in which getting participants into paid employment is not a key measure of success."⁸ The work requirements and limited duration of benefits in Connecticut ensures that parents rarely have the opportunity to find employment that will lift their families out of poverty and that many of them will return to the same low-paying, unstable jobs that forced them to need TANF support in the first place.⁹ If the goal of TANF is to support families while they seek out opportunities that will fundamentally change their financial well-being and enable self-sufficiency, the state needs to ensure families have sufficient time to find such opportunities.

Connecticut has shown its commitment to families in other ways, like through the recently enacted Paid Family and Medical Leave Act. While Connecticut has been among the first to offer financial stability to families while they navigate substantial life changes, it is also among the last to offer families the maximum allowable duration of TANF benefits. Most other states have expanded the lifetime limit on TANF benefits to the full 60 months allowed by the federal government.¹⁰ Stricter time limits, like the one in Connecticut, have been found to decrease TANF participation, decrease

⁵ [Connecticut TANF Spending | Center on Budget and Policy Priorities](#)

⁶ [Policy Basics: Temporary Assistance for Needy Families | Center on Budget and Policy Priorities](#)

⁷ [TANF Is a Key Part of the Mix of Aid Programs Supporting Families during COVID-19 Crisis | Center for American Progress](#)

⁸ [Top 5 Reasons Why TANF Is Not a Model for Other Income Assistance Programs | Center for American Progress](#)

⁹ [Policy Basics: Temporary Assistance for Needy Families | Center on Budget and Policy Priorities](#)

¹⁰ [Graphical Overview of State TANF Policies as of July 2020 | Administration for Children & Families](#)



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annual TANF benefits by 30%, and have at best mixed effects on employment – all at the expense of the neediest families.¹¹ Putting less cash in the hands of fewer struggling families is harmful to society at large and impedes achievement, both now and in the future.

Breaking the cycle of poverty is extremely difficult. 42% of children born to families with incomes in the lowest quintile of the income distribution will stay there; this is more commonly affects Black children (54%) than white children (31%)¹². Maternal depression, which is known to undermine the healthy development of infants, leaving them at higher risk for later cognitive and socio-emotional problems, is disproportionately prevalent in low-income families and the most likely mental health problem to be associated with poverty¹³. Providing parents with the resources they need to be able to care for their children should be a societal priority – their children become the next generation of parents and workers who can achieve self-sufficiency. Investing in families during their most destitute moments is a way to protect the futures of young, vulnerable children and ensure they are given the opportunity and resources necessary for the development that will set them up for long-term success.

I strongly support S.B. 197 and urge you to vote favorably for this important bill. When governments honor their citizens' humanity and provide some security through tumultuous life circumstances, individuals and families have a chance to catch their breath, reassess their options, and find stable footing. The most vulnerable families, especially after they suffered a disproportionate amount of the damage caused by the COVID-19 pandemic, need more time to reach self-sufficiency and financial stability. This bill will help families meet their basic needs and set the next generation up for success. Thank you for your consideration.

Respectfully submitted,

Sarah Megiel

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¹¹ [The Effects of Welfare Time Limits on Access to Financial Resources | Upjohn Institute for Employment Research](#)

¹² [Getting Ahead or Losing Group: Economic Mobility in America | The Brookings Institute](#)

¹³ [Maternal Depression can Undermine the Development of Young Children | Harvard University Center on the Developing Child](#)